Fill in this information to identify the case:

Debtor 1 Miguel Angel Sosa Avila

Debtor 2 ______________________

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of VIRGINIA

Case number 21-50907-FJS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 7278

Date of payment change: 7/1/2025
Must be at least 21 days after date of this notice

New total payment: $1,450.70
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

□ No.
■ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______________________

Current escrow payment: $551.10 **New escrow payment:** $582.50

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

■ No
□ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______________________

Current interest rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

■ No
□ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______________________

Current mortgage payment **New mortgage payment:**

Debtor 1 Miguel Angel Sosa Avila
Print Name Middle Name Last Name

Case number *(if known)* 21-50907-FJS

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

■ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Rosa Selmani
Signature

Date 05/21/2025

Print Rosa Selmani
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Road, Suite 450
Number Street

Alpharetta GA 30004
City State ZIP Code

Contact Phone 470-321-7112

Email rselmani@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 27, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

MIGUEL ANGEL SOSA AVILA
253 BEAUREGARD HEIGHTS
HAMPTON, VA 23669

And via electronic mail to:

CHRISTIAN D. DEGUZMAN
DEGUZMAN LAW, PLLC
JANAF OFFICE BUILDING,
5900 E. VIRGINIA BEACH BLVD.,
SUITE 507
NORFOLK, VA 23502

KELLY M. BARNHART
CHAPTER 12/13 TRUSTEE,
341 DIAL: 866-619-3642 CODE: 3054410,
7021 HARBOUR VIEW BLVD., SUITE 101
SUFFOLK, VA 23435

MATTHEW W. CHENEY
OFFICE OF THE U.S. TRUSTEE, REGION 4 -NN,
200 GRANBY STREET, ROOM 625
NORFOLK, VA 23510

By: /s/ *Ashtyn Pribbenow*
Ashtyn Pribbenow

P.O. Box 8619
Philadelphia, PA 19101-8619

Telephone: (877) 735-3637
Fax: (866) 926-5496
www.selenefinance.com

Hours of Operation
Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00 am to 5:00 pm, CT

[redacted]
CHRISTIAN DANGELO DEGUZMAN
THE DEBT LAW GROUP, PLLC
SUITE 507
5900 E. VIRGINIA BEACH BLVD.
NORFOLK VA 23502

Re: Account Number: [redacted]
Mortgagor(s): MIGUEL A SOSA

Property Address: 253 BEAUREGARD HTS
HAMPTON VA 23669

Our records indicate the above referenced account has been impacted by a bankruptcy filing. If a mortgagor has received a discharge in bankruptcy, Selene fully acknowledges that such mortgagor has no personal liability for the debt and is not attempting to collect the debt from that mortgagor personally. If the account is impacted by an active bankruptcy case, Selene fully acknowledges the automatic stay and is not attempting to collect the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.
Please note, however, that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

selene

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

P.O. Box 8619
Philadelphia, PA 19101-8619

Online Information: www.selenefinance.com
Email: customerservice@selenefinance.com

Hours Of Operation: Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00 am to 5:00 pm, CT
Phone: (877) 735-3637
Hearing Impaired: Call 711 or (800) 735-2989
Fax: (866) 926-5496

Correspondence:
P.O. Box 8619
Philadelphia, PA 19101-8619

[redacted]
CHRISTIAN DANGELO DEGUZMAN
THE DEBT LAW GROUP, PLLC
SUITE 507
5900 E. VIRGINIA BEACH BLVD.
NORFOLK VA 23502

Analysis Date: 04/18/25
Loan Number: [redacted]
Borrower Name: MIGUEL A SOSA
Property Address: 253 BEAUREGARD HTS
HAMPTON VA 23669

Each year Selene Finance LP reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, flood insurance (if required), homeowner's insurance premiums and mortgage insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting July 01, 2025?

Payment Items	Previous Payment	New Payment	Difference
Principal and Interest	$868.20	$868.20	$0.00
Escrow	$551.10	$573.35	$22.25
Shortage	$0.00	$9.15	$9.15
Total Payment	**$1,419.30**	**$1,450.70**	**$31.40**

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Selene Finance LP, this new amount will automatically take effect with your July payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. **Increases or Decreases in Amounts Billed –** The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Selene Finance LP expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY 1ST INS	$2,086.84	$2,141.30	$54.46
CITY 2ND INS	$1,880.33	$2,086.84	$206.51
DISTRICT MIS	$135.96	$141.96	$6.00
HOMEOWNERS I	$2,510.00	$2,510.00	$0.00
Total Annual Escrow Payments	**$6,613.13**	**$6,880.10**	**$266.97**
Monthly Escrow Payments	**$551.10**	**$573.35**	**$22.25**

B. **Repayment of Escrow Shortage –** According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of $1,146.68 in June. This means you have a ***shortage*** of $109.83 in your escrow account.

Projected Low Escrow Balance		Allowable Low Escrow Balance		Shortage
$1,036.85	*minus*	$1,146.68	*equals*	($109.83)

ESCROW SHORTAGE SUMMARY

Loan Number: [redacted]
Name: CHRISTIAN DANGELO DEGUZMAN
THE DEBT LAW GROUP, PLLC

Shortage Amount: $109.83

The total shortage has been divided over 12 month(s) and $9.15 will automatically be added to your monthly payment effective July 01, 2025.

If you have questions about this shortage amount, please contact us at (877) 735-3637.

selene

CHRISTIAN DANGELO DEGUZMAN
THE DEBT LAW GROUP, PLLC

Loan Number: [redacted]
NEW PAYMENT EFFECTIVE DATE: July 01, 2025

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Current Projected Balance	Required Projected Balance	Difference
	Beginning Balance			$1,036.75	$1,146.58	
July 25		$573.35	$0.00	$1,610.10	$1,719.93	-$109.83
August 25		$573.35	$0.00	$2,183.45	$2,293.28	-$109.83
September 25		$573.35	$0.00	$2,756.80	$2,866.63	-$109.83
October 25		$573.35	$0.00	$3,330.15	$3,439.98	-$109.83
November 25	CITY 1ST INS	$573.35	$2,141.30	$1,762.20	$1,872.03	-$109.83
November 25	DISTRICT MIS	$0.00	$70.98	$1,691.22	$1,801.05	-$109.83
December 25		$573.35	$0.00	$2,264.57	$2,374.40	-$109.83
January 26		$573.35	$0.00	$2,837.92	$2,947.75	-$109.83
February 26		$573.35	$0.00	$3,411.27	$3,521.10	-$109.83
March 26		$573.35	$0.00	$3,984.62	$4,094.45	-$109.83
April 26		$573.35	$0.00	$4,557.97	$4,667.80	-$109.83
May 26	CITY 2ND INS	$573.35	$2,086.84	$3,044.48	$3,154.31	-$109.83
May 26	DISTRICT MIS	$0.00	$70.98	$2,973.50	$3,083.33	-$109.83
June 26	HOMEOWNERS I	$573.35	$2,510.00	$1,036.85	$1,146.68	-$109.83 **
Totals		**$6,880.20**	**$6,880.10**			

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

		Payments		Projected Disbursement		Projected Escrow	Actual Escrow
Month	Description	Estimate	Actual	Estimate	Actual	Balance	Balance
	Beginning Balance					$1,102.12	$226.55
July 24		$551.10	$1,077.10 *			$1,653.22	$1,303.65
August 24		$551.10	$551.10			$2,204.32	$1,854.75
September 24		$551.10	$551.10			$2,755.42	$2,405.85
October 24		$551.10	$551.10			$3,306.52	$2,956.95
November 24	CITY 1ST INS	$551.10	$551.10	$2,086.84	$2,141.30 *	$1,770.78	$1,366.75
November 24	DISTRICT MIS			$70.98	$70.98	$1,699.80	$1,295.77
December 24		$551.10	$551.10			$2,250.90	$1,846.87
January 25		$551.10	$551.10			$2,802.00	$2,397.97
February 25		$551.10	$551.10			$3,353.10	$2,949.07
March 25		$551.10	$551.10			$3,904.20	$3,500.17
April 25		$551.10	$1,102.20 E			$4,455.30	$4,602.37
May 25	CITY 2ND INS	$551.10	$551.10 E	$1,880.33	$2,086.84 E	$3,126.07	$3,066.63
May 25	DISTRICT MIS		E	$64.98	$70.98 E	$3,061.09	$2,995.65
June 25	HOMEOWNERS I	$551.10	$551.10 E	$2,510.00	$2,510.00 E	$1,102.19	$1,036.75
Totals		**$6,613.20**	**$7,690.30**	**$6,613.13**	**$6,880.10**		

If you have questions about your escrow analysis statement please contact our Customer Service Department at (877) 735-3637.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.